Good News for People with Medicare!

Utah has programs to put extra money in your pocket. If you are single:

- your gross monthly income is \$1123 or less
- your savings plus the value of other assets you own is no more than \$4000 (don't count your home or one car)



If you are married and you and your spouse have Medicare:

- your combined monthly income is no more than \$1,505
- your savings plus the value of other assets you own is no more than \$6000 (don't count your home or one car)

The State can pay your Medicare Part B premium. You save \$88.50 a month or \$1062.00 a year.

Medicare

Medicare is a health insurance benefit from Social Security for people who are:

- 65 years old or older
- adults with a disability receiving Social Security benefits for 2 years
- suffering from kidney failure.

Types of Medicare Coverage

Part A covers many costs of in-patient hospital care and some skilled nursing care. You pay the first \$952 of inpatient costs during each coverage period. This is your deductible. Medicare pays the rest.



Part B covers doctors' fees, most out-patient hospital care, lab services, and some home health care. You pay \$88.50 a month. The amount comes out of your monthly Social Security benefit. You pay

the first \$124 of Part B services each year. Then, you only pay co-payments for most services. Medicare pays the rest.

Part D covers most prescription drugs. You pay a modest co-payment.

Medicare Assistance Programs

If you have Medicare and qualify for one of these programs the State Department of Health can pay your Part B premium.

One program also covers the Medicare deductibles and co-payments. You may also not have to pay Part D premiums or deductibles and could have lower co-payments.



QMB-Qualified Medicare Beneficiary

pays the:

- monthly Part B premium
- deductibles
- any co-payments for services

To qualify for QMB your monthly income must not be more than:

- if single \$837
- if married (you and your spouse both have Medicare) \$1120

Premium Payment Programs

If your income is over the QMB limits but under \$1123 if you are single (\$1505 if you are married), the State may still be able to pay your monthly Part B premium. Premium Payment Programs do not cover Medicare deductibles or copayments. However, if you qualify, you will not have to pay a Part D premium or deductible.

If you are eligible for one of these programs, the state will pay the Part B Medicare premium directly to Social Security. It takes about 3 months for Social Security to stop taking the premium from your check after the state determines you are eligible.



How do I apply for Medicare Assistance Programs and Medicaid?

Call or go to the Utah Department of Health or Workforce Services office near your home. You may also apply through the mail. Call the Medicaid or HIIP (Health Insurance Information Program) Hotline to find an office near your home.

Medicaid

Medicaid is a health benefit program for people with limited income and resources. Medicaid pays for many medical services. Medicaid has programs for children, pregnant women, families, people 65 or older, and people who are disabled or blind. People with income over the limits may be able to "buy in" or "spenddown" for Medicaid.

Some services Medicaid pays for include:

- prescription drugs (non Part D)
- medical supplies
- long-term nursing home care
- Medicare Part B premium, deductibles and co-payments.

When you have Medicaid, you must enroll in a Medicaid Health Plan if you live along the Wasatch Front.

If you are eligible for one of the Medicare Assistance Programs, you may also be eligible for Medicaid. Ask an eligibility worker for details.

Call one of the numbers below if you have more questions about Medicare, Medicaid, or, want to apply:

Medicaid Hotline 1-800-662-9651 HIIP Hotline 1-800-541-7735

You Could Save over \$1060 a Year in Medicare Costs



Utah Department of Health Bureau of Eligibility Services